

### III. REMARKS

1. Claims 1-5 and 8-21, and 23-35 remain in the application. Claims 6, 7, and 22 have been cancelled without prejudice.

2. Applicants respectfully submit that claims 1-5, 8-21, and 23-27 are patentable over the combination of Wang et al. (US 6,175,922, "Wang") and Wilk et al. (US 5,260,551, "Wilk") under 35 USC 103(a).

Applicants respectfully maintain that the combination of Wang and Wiik fails to disclose or suggest providing said key and said validity information to an access device in response to a request from the access device identifying the service provider, as essentially recited by claims 1, 23, 26 and 27.

The access device of Wang does not send a request identifying the service provider. Column 18, lines 51-56 of Wang, cited by the Examiner, describes how a web phone sends out a reservation request, a merchant acknowledges the service availability and the cost, a user approves the transaction and the web phone sends a transaction confirmation with credit information, the merchant validates the transaction and sends service information and a service authorization confirmation. However, Applicants claims recite providing a key and validity information to an access device in response to a request from the access device identifying the service provider. In other words, the request from the access device in the present claims identifies the service provider. Column 19, lines 4-14 of Wang describes how, when the service is rendered, the token may be presented over the point of service, and how the merchant may authorize the service if the token is validated. However, there is no disclosure related to providing a key and validity information to an access device in response to a request from the access device where the request identifies the service provider.

The deficiencies in Wang are not cured by Wiik. Wiik is silent with respect to providing a key and validity information to an access device in response to a request from the access device identifying the service provider.

Therefore, the combination of Wang and Wilk fails to render claims 1-5, 8-21, and 23-27 unpatentable.

For all of the foregoing reasons, it is respectfully submitted that all of the claims now present in the application are clearly novel and patentable over the prior art of record, and are in proper form for allowance. Accordingly, favorable reconsideration and allowance is respectfully requested. Should any unresolved issues remain, the Examiner is invited to call Applicants' attorney at the telephone number indicated below.

The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,

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3 August 2009  
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